

Imaged Certificate of Notice Page 1 of 3

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Maria D. Ramos
DebtorCase No. 16-14859-amc
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Stacey
Form ID: pdf900Page 1 of 1
Total Noticed: 6

Date Rcvd: Jan 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2019.

db +Maria D. Ramos, 2598 Daniels Lane, Quakertown, PA 18951-5075
aty +JULIE D. KALINKOS, 441 South West End Blvd., PO Box 611, Quakertown, PA 18951-0611

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jan 29 2019 02:57:06 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 29 2019 02:56:45
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 29 2019 02:57:03 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr E-mail/PDF: gecsed@recoverycorp.com Jan 29 2019 02:57:36 Synchrony Bank,
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,
Miami, FL 33131-1605

TOTAL: 4

**** BYPASSED RECIPIENTS (undeliverable, * duplicate) ****
intp ##+Juan C. Rugliancich, Sr., 179 Crocus Court, Quakertown, PA 18951-2733

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 30, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2019 at the address(es) listed below:

BRAD J. SADEK on behalf of Debtor Maria D. Ramos brad@sadeklaw.com, bradsadek@gmail.com
JACK K. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. philaecf@gmail.com,
ecfemails@phl3trustee.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. Bank National Association (Trustee fo the
Pennsylvania Housing Finance Authority) bkgrou@kmlawgroup.com, bkgrou@kmlawgroup.com
KEVIN G. MCDONALD on behalf of Creditor U.S. Bank National Association (Trustee fo the
Pennsylvania Housing Finance Authority) bkgrou@kmlawgroup.com
LEON P. HALLER on behalf of Creditor U.S. Bank National Association (Trustee fo the
Pennsylvania Housing Finance Authority) lhaller@pkh.com, dmaurer@pkh.com;mgutshall@pkh.com
REBECCA ANN SOLARZ on behalf of Creditor U.S. Bank National Association (Trustee fo the
Pennsylvania Housing Finance Authority) bkgrou@kmlawgroup.com
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com
ROBERT H. HOLBER on behalf of Trustee ROBERT H. HOLBER trustee@holber.com,
rholber@ecf.epiqsystems.com
THOMAS I. PULEO on behalf of Creditor U.S. Bank National Association (Trustee fo the
Pennsylvania Housing Finance Authority) tpuleo@kmlawgroup.com, bkgrou@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,
philaecf@gmail.com

TOTAL: 11

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Maria Del Carmen Ramos		CHAPTER 7
	Debtor(s)	
U.S. Bank National Association (Trustee for the Pennsylvania Housing Finance Authority)		NO. 16-14859 AMC
	Movant	
vs.		
Maria Del Carmen Ramos		11 U.S.C. Section 362
	Debtor(s)	
Robert H. Holber.		
	Trustee	

ORDER

AND NOW, this 28th day of January, 2019 at Philadelphia, upon failure of Debtor(s) and the Trustee to file and Answer or otherwise plead, it is:

ORDERED THAT: The Motion for Relief from the Automatic Stay of all proceedings is granted and the Automatic Stay of all proceeding, as provided under Section 362 of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (The Code), 11 U.S.C. Sections 362), is modified with respect to the subject premises located at 2598 Daniels Lane, Emerald Hollow Quakertown, PA 18951 ("Property), so as to allow Movant, its successors or assignees, to proceed with its rights and remedies under the terms of the subject Mortgage and pursue its in rem State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.

Ashely M. Chan
United States Bankruptcy Judge

Maria Del Carmen Ramos
2589 Daniels Lane
Quakertown, PA 18951

William P. Marshall,
Law Office of William P. Marshall
P.O. Box 267 3101 Trewigtown Road
Colmar, PA 18915

Robert H. Holber
Robert H. Holber PC
41 East Front Street
Media, PA 19063

KML Law Group, P.C.
Suite 5000 - BNY Independence Center
701 Market Street
Philadelphia, PA 19106-1532